

United States Bankruptcy Court

Eastern District of Michigan

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Roguske, Carrie	Name of Joint Debtor (Spouse) (Last, First, Middle): Roguske, Matthew
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8288	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1458
Street Address of Debtor (No. and Street, City, and State): 7084 Rolling Hills Drive Waterford, MI <div style="text-align: right;">ZIP Code 48327</div>	Street Address of Joint Debtor (No. and Street, City, and State): 7084 Rolling Hills Drive Waterford, MI <div style="text-align: right;">ZIP Code 48327</div>
County of Residence or of the Principal Place of Business: Oakland	County of Residence or of the Principal Place of Business: Oakland
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box) <input type="checkbox"/> Full Filing Fee attached <input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY										
Estimated Number of Creditors <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>	<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	
<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000		
Estimated Assets <table style="width:100%; text-align: center;"> <tr> <td><input checked="" type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input checked="" type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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Estimated Liabilities <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Roguske, Carrie**Roguske, Matthew****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Clifford J. Dovitz**January 25, 2013**

Signature of Attorney for Debtor(s)

(Date)

Clifford J. Dovitz P34196**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Roguske, Carrie
Roguske, Matthew**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Carrie RoguskeSignature of Debtor **Carrie Roguske****X /s/ Matthew Roguske**Signature of Joint Debtor **Matthew Roguske**

Telephone Number (If not represented by attorney)

January 25, 2013

Date

Signature of Attorney***X /s/ Clifford J. Dovitz**

Signature of Attorney for Debtor(s)

Clifford J. Dovitz P34196

Printed Name of Attorney for Debtor(s)

Dovitz Law Offices

Firm Name

1750 S. Telegraph
Suite 106
Bloomfield Hills, MI 48302

Address

Email: **cliff.dovitz@dovitzlaw.com****248-758-2141 Fax: 248-758-2146**

Telephone Number

January 25, 2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
Eastern District of Michigan

In re **Carrie Roguske,
Matthew Roguske**

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	16,398.31		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		19,590.36	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		736.43	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	27		85,584.80	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,313.79
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,310.07
Total Number of Sheets of ALL Schedules		43			
Total Assets			16,398.31		
Total Liabilities				105,911.59	

United States Bankruptcy Court
Eastern District of Michigan

In re **Carrie Roguske,
Matthew Roguske**

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	736.43
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	736.43

State the following:

Average Income (from Schedule I, Line 16)	3,313.79
Average Expenses (from Schedule J, Line 18)	3,310.07
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,694.65

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		7,474.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		736.43
4. Total from Schedule F		85,584.80
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		93,795.23

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)Total > **0.00**0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account: 000000935363333 Location: Chase Bank	J	538.01
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit: Security Deposit Held By Landlord	J	1,875.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture: Sofa, Loveseat, Chair Location: 7084 Rolling Hills Drive Waterford, MI 48327	J	300.00
		Household: Kitchenware Location: 7084 Rolling Hills Drive Waterford, MI 48327	J	250.00
		Office: Laptop Location: 7084 Rolling Hills Drive Waterford, MI 48327	J	350.00
		3 Bedroom Sets and Dining Room	J	500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes: Self, Spouse, Children Location: 7084 Rolling Hills Drive Waterford, MI 48327	J	500.00
7. Furs and jewelry.		Jewelry: Wedding Rings, Bracelets Location: 7084 Rolling Hills Drive Waterford, MI 48327	J	1,000.00

Sub-Total > **5,413.01**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Sports-Hobby: Baseball equipment Location: 7084 Rolling Hills Drive Waterford, MI 48327	J	200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Insurance: ABC Appliance Term Life Insurance Group Policy #GVTL-ADQD Location: United of Omaha Life Insurance Company Matt - \$150,000 Death Benefit - NO CASH VALUE Carrie - \$50,000 Death Benefit - NO CASH VALUE Each Child - \$10,000 Death Benefit - NO CASH VALUE	H	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K through ABC Appliance Fidelity Account #18906	H	118.30
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2012 Federal Income Tax Refund	J	Unknown

Sub-Total > **318.30**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Personal injury claim resulting from auto accident dated November 19, 2012	W	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 2008 Chevrolet Malibu LT Location: 7084 Rolling Hills Drive Waterford, MI 48327 VIN# 1G1ZH57B084305578	J	10,567.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

Sub-Total > **10,567.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.		Animals: Dog,Cat Location: 7084 Rolling Hills Drive Waterford, MI 48327	J	100.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		TO THE EXTENT DEBTOR HAS ANY PROPERTY NOT COVERED BY THESE EXEMPTIONS, DEBTOR INTENDS TO EXEMPT THEM UNDER: 11 U.S.C. § 522(d)	J	Unknown

Sub-Total >	100.00
(Total of this page)	
Total >	16,398.31

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

13-41524-swr Doc 1 Filed 01/28/13 Entered 01/28/13 18:19:55 Page 10 of 77

In re **Carrie Roguske**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash	11 U.S.C. § 522(d)(5)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account: 000000935363333	11 U.S.C. § 522(d)(5)	538.01	538.01
Location: Chase Bank			
Security Deposits with Utilities, Landlords, and Others			
Security Deposit: Security Deposit Held By Landlord	11 U.S.C. § 522(d)(5)	1,875.00	1,875.00
Household Goods and Furnishings			
Furniture: Sofa, Loveseat, Chair	11 U.S.C. § 522(d)(3)	0.00	300.00
Location: 7084 Rolling Hills Drive Waterford, MI 48327			
Household: Kitchenware	11 U.S.C. § 522(d)(3)	250.00	250.00
Location: 7084 Rolling Hills Drive Waterford, MI 48327			
Office: Laptop	11 U.S.C. § 522(d)(3)	350.00	350.00
Location: 7084 Rolling Hills Drive Waterford, MI 48327			
3 Bedroom Sets and Dining Room	11 U.S.C. § 522(d)(3)	500.00	500.00
Wearing Apparel			
Clothes: Self, Spouse, Children	11 U.S.C. § 522(d)(3)	500.00	500.00
Location: 7084 Rolling Hills Drive Waterford, MI 48327			
Firearms and Sports, Photographic and Other Hobby Equipment			
Sports-Hobby: Baseball equipment	11 U.S.C. § 522(d)(5)	200.00	200.00
Location: 7084 Rolling Hills Drive Waterford, MI 48327			
Interests in Insurance Policies			
Insurance: ABC Appliance Term Life Insurance Group Policy #GVTL-ADQD	11 U.S.C. § 522(d)(7)	0.00	0.00
Location: United of Omaha Life Insurance Company			
Matt - \$150,000 Death Benefit - NO CASH VALUE			
Carrie - \$50,000 Death Benefit - NO CASH VALUE			
Each Child - \$10,000 Death Benefit - NO CASH VALUE			

In re **Carrie Roguske**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401K through ABC Appliance	11 U.S.C. § 522(d)(12)	118.30	118.30
Fidelity Account #18906			
Other Liquidated Debts Owing Debtor Including Tax Refund			
2012 Federal Income Tax Refund	11 U.S.C. § 522(d)(5)	0.00	Unknown
Other Personal Property of Any Kind Not Already Listed			
TO THE EXTENT DEBTOR HAS ANY PROPERTY NOT COVERED BY THESE EXEMPTIONS, DEBTOR INTENDS TO EXEMPT THEM UNDER:	11 U.S.C. § 522(d)(5)	0.00	Unknown
11 U.S.C. § 522(d)			

In re **Matthew Roguske**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Furs and Jewelry</u>			
Jewelry: Wedding Rings, Bracelets	11 U.S.C. § 522(d)(4)	1,000.00	1,000.00
Location: 7084 Rolling Hills Drive Waterford, MI 48327			
<u>Other Liquidated Debts Owing Debtor Including Tax Refund</u>			
2012 Federal Income Tax Refund	11 U.S.C. § 522(d)(5)	0.00	Unknown
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
Personal injury claim resulting from auto accident dated November 19, 2012	11 U.S.C. § 522(d)(11)(D)	0.00	Unknown
<u>Animals</u>			
Animals: Dog, Cat	11 U.S.C. § 522(d)(5)	100.00	100.00
Location: 7084 Rolling Hills Drive Waterford, MI 48327			
<u>Other Personal Property of Any Kind Not Already Listed</u>			
TO THE EXTENT DEBTOR HAS ANY PROPERTY NOT COVERED BY THESE EXEMPTIONS, DEBTOR INTENDS TO EXEMPT THEM UNDER:	11 U.S.C. § 522(d)(5)	0.00	Unknown
11 U.S.C. § 522(d)			

Total:	1,100.00	1,100.00
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0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxx0001			01/30/2012 Car Loan Auto: 2008 Chevrolet Malibu LT Location: 7084 Rolling Hills Drive Waterford, MI 48327 VIN# 1G1ZH57B084305578				18,041.00	7,474.00
Crescent Bank & Trust P.O Box 60048 New Orleans, LA 70160		J	Value \$ 10,567.00					
Account No. xx8781			Furniture: Sofa, Loveseat, Chair Location: 7084 Rolling Hills Drive Waterford, MI 48327				1,549.36	0.00
Progressive 11629 South 700 East Suite 250 Draper, UT 84020		H	Value \$ 300.00					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							19,590.36	7,474.00
Total (Report on Summary of Schedules)							19,590.36	7,474.00

0 continuation sheets attached

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No. xxxxxxxx1002				Income Tax Tax year 2008					
North Carolina Dept. of Revenue PO Box 25000 Raleigh, NC 27640		W						736.43	
								736.43	0.00
Account No.									
Account No.									
Account No.									
Account No.									

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal
(Total of this page)**736.43**
0.00Total
(Report on Summary of Schedules)**736.43**
0.00

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx1278 Allergy & Asthma Care PC 10 W. Square Lake Road, Ste 301 Bloomfield Hills, MI 48302		W	Medical Bill				91.91
Account No. xxxx2205 Allied Interstate PO Box 361474 Columbus, OH 43236		J	Consumer Debt				380.62
Account No. xxxxx7405 AmeriCredit Financial Services, Inc PO Box 1630 Fort Worth, TX 76101		J	Consumer Debt				12,560.18
Account No. 10961664 Cavalry Portfolio Services, LLC PO Box 27288 Tempe, AZ 85285			Representing: AmeriCredit Financial Services, Inc				Notice Only
Subtotal (Total of this page)							13,032.71

26 continuation sheets attached

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx2095 Anesthesia Services Huron Valley PO BOX 64000 DWR641553 Detroit, MI 48264	H	01/27/2012 Medical Bill			X	452.25
Account No. 1105831-16098 M2 Revenue Dept 77313 P.O Box 77000 Detroit, MI 48277		Representing: Anesthesia Services Huron Valley				Notice Only
Account No. xxxxx9473 Associated Radiologists of Clarkston 2102 Momentum Place Chicago, IL 60689	H	06/28/2012 Medical Bill			X	54.00
Account No. xxxxxxxx9701 AT&T P.O. Box 8100 Aurora, IL 60507	W	Consumer Debt			X	743.97
Account No. 09376134 Calvary Portfolio Services, LLC PO Bax 27288 Tempe, AZ 85285		Representing: AT&T				Notice Only
Sheet no. <u>1</u> of <u>26</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,250.22

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No.	J	Utility Bill				406.78					
AT&T PO Box 8100 Aurora, IL 60507-8100											
Account No.		Representing: AT&T				Notice Only					
Palisades Collection LLC 210 Sylvan Ave Englewood Cliffs, NJ 07632											
Account No.		Representing: AT&T				Notice Only					
Shermeta, Adams, & Von Allmen, PC PO Box 5016 Rochester, MI 48308											
Account No.	W	Consumer Debt				241.00					
Banfield Pet Hospital 8000 NE Tillamook PO Box 13998 Portland, OR 97213											
Account No. 4502171001		Representing: Banfield Pet Hospital				Notice Only					
IC System Inc PO Box 64378 Saint Paul, MN 55164											
Sheet no. <u>2</u> of <u>26</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)					
						647.78					

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Banfield Pet Hospital 8000 NE Tillamook PO Box 13998 Portland, OR 97213	W	Consumer Debt				139.00
Account No. 3001 I C System Inc PO Box 64378 Saint Paul, MN 55164		Representing: Banfield Pet Hospital				Notice Only
Account No. xxxxxxxx0133 Bank of America PO Box 25118 Tampa, FL 33622-5118	W	08/5/2010 Consumer Debt				353.56
Account No. 22024827 Accounts Receivable Management, Inc P.O. Box 129 Thorofare, NJ 08086		Representing: Bank of America				Notice Only
Account No. xxx7915 Beaumont Hospital 750 Stephenson Hwy PO Box 5042 Troy, MI 48007-5042	W	Medical Bill				193.64
Sheet no. 3 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 686.20

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3399 Blair Corporation 220 Hickory St Warren, PA 16366	W	Consumer Debt				120.00
Account No. xxxxx1375 Blanchard Valley Health System 1900 S. Main St. Findley, OH 45840	H	04/10/2010 Medical Bill			X	1,867.85
Account No. 5231 United Collection Bureau, Inc. 5620 Southwyck Blvd, Suite 206 Toledo, OH 43614		Representing: Blanchard Valley Health System				Notice Only
Account No. Bookplanet Book Club 250 W. 34th Street 5th Floor New York, NY 10019	H	Consumer Debt				60.00
Account No. 7040 RJM ACQ LLC 575 Underhill Blvd Syosset, NY 11791		Representing: Bookplanet Book Club				Notice Only
Sheet no. 4 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,047.85

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9819 Chair City Family Practice/Medzone P.O. Box 30143 Charlotte, NC 28230	W	12/19/2009 Medical Bill			X	117.00
Account No. xxxxxxxxxxx3333 Chase Bank PO Box 15298 Wilmington, DE 19850-5298	J	Consumer Debt				109.60
Account No. x0049 Child Health Associates 1800 W. Big Beaver Suite 200 Troy, MI 48084	H	04/27/2012 Medical Bill			X	217.87
Account No. 15-16772817 CBBS PO Box 2890 Columbus, OH 43216		Representing: Child Health Associates				Notice Only
Account No. xx0854 Clarkston Urgent Care PLC 2959 Momentum Place Chicago, IL 60689	H	06/28/2012 Medical Bill			X	34.30
Sheet no. 5 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 478.77

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx xxxxxxxx xx xxtx 75	J	Consumer Debt				1,656.00
College Heights 3501 Auburn Road Auburn Hills, MI 48326						
Account No. 119251		Representing: College Heights				Notice Only
Client Financial Services PO Box 590 Grand Blanc, MI 48480						
Account No.	W	Consumer Debt				123.00
Columbia House DVD PO Box 91601 Rantoul, IL 61866						
Account No. 14768951		Representing: Columbia House DVD				Notice Only
National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111						
Account No. 2536		Representing: Columbia House DVD				Notice Only
Trident Asset Management 5755 Northpoint Pkwy Alpharetta, GA 30022						
Sheet no. 6 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,779.00

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xx-xxxxxx-xxxxxx03-00 Comcast Cable PO Box 3006 Southeastern, PA 19398	W	Consumer Debt				922.64
Account No. 01690127808/1137261174 Credit Protection Association, L.P. 13355 Noel Rd. Dallas, TX 75240		Representing: Comcast Cable				Notice Only
Account No. xx-xxxxxx-xxxxxx02-00 Comcast Cable PO Box 3006 Southeastern, PA 19398	H	Consumer Debt				894.33
Account No. 01648302215 Credit Protection Association, L.P. 13355 Noel Rd. Dallas, TX 75240		Representing: Comcast Cable				Notice Only
Account No. Consumers Energy Lansing, MI 48937-0001	H	Consumer Debt				311.00
Sheet no. <u>7</u> of <u>26</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,127.97

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 7875						Notice Only
LJ Ross Associates 6360 Jackson Road, Suite G Ann Arbor, MI 48103		Representing: Consumers Energy				
Account No. xxxV 174		08/8/2012 Medical Bill			X	462.72
Counseling Associates, Inc 6960 Orchard Lake Road Suite 100 West Bloomfield, MI 48322	H					
Account No. xx1P 82		08/7/2012 Medical Bill			X	144.52
Counseling Associates, Inc 6960 Orchard Lake Road Suite 100 West Bloomfield, MI 48322	H					
Account No. xxxx2841		09/17/2009 Consumer Debt				1,902.00
Credit Acceptance Corp P.O Box 551888 Detroit, MI 48255	W					
Account No. xxx6527		12/21/2011 Medical Bill			X	73.83
DMC University Laboratories Dept 4674 Carol Stream, IL 60122	W					
Sheet no. 8 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,583.07

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx9423 DMC University Laboratories Dept. 4674 Carol Stream, IL 60122	H	12/23/2011 Medical Bill			X	49.85
Account No. xxx8324 DMC University Laboratories Dept. 4674 Carol Stream, IL 60122	H	02/20/2012 Medical Bill			X	7.59
Account No. xxxxx0851 DoubleDay Book Club 250 W. 34th Street 5th Floor New York, NY 10019	W	02/16/2007 Consumer Debt				87.16
Account No. 193856658565 RJM Acquisitions LLC 575 Underhill Blvd Suite 224 Syosset, NY 11791		Representing: DoubleDay Book Club				Notice Only
Account No. x-xx1525 Dr. L. Reynolds Associates, P.C. 24500 Northwestern Hwy Southfield, MI 48075	H	12/27/2011 Medical Bill			X	231.52
Sheet no. 9 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 376.12

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx-xx7529 Drs. Delaney, Root & Associates 2677 Elizabeth Lake Road Waterford, MI 48328	H	07/16/2012 Medical Bill			X	482.90
Account No. 1240506-927529 Ann Arbor Credit Bureau 311 N. Main Street Ann Arbor, MI 48104		Representing: Drs. Delaney, Root & Associates				Notice Only
Account No. xxxxxxx-xx7530 Drs. Delaney, Root & Associates 2677 Elizabeth Lake Road Waterford, MI 48328	W	Medical Bill				482.90
Account No. 1240506-927530 Ann Arbor Credit Bureau 311 N. Main Street Ann Arbor, MI 48104		Representing: Drs. Delaney, Root & Associates				Notice Only
Account No. xxxxxxxx5502 DT Credit 4020 E. Indian School Rd. Phoenix, AZ 85018	H	Consumer Debt				9,946.00
Sheet no. 10 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 10,911.80

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 0025 DTE Energy 1 Energy Plz #WCB2106 Detroit, MI 48226	H	Consumer Debt				248.00
Account No. DTE Energy P.O. BOX 740786 Cincinnati, OH 45274-0786	J	Utility Bill				1,190.72
Account No. Duke Energy PO Box 70516 Charlotte, NC 28272	H	Consumer Debt				297.00
Account No. 7185 Bullcity Financial 1107 W. Main St. Suite 201 Durham, NC 27701		Representing: Duke Energy				Notice Only
Account No. 5255010 Interstate Credit Collections 711 Coliseum Plaza Winston Salem, NC 27106		Representing: Duke Energy				Notice Only
Sheet no. 11 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,735.72

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx1047 Emergency Physician Statement PO Box 96115 Oklahoma City, OK 73143	H	12/27/2011 Medical Bill			X	143.99
Account No. xxxxxxx0189 Fingerhut PO Box 166 Newark, NJ 07101-0166	W	Consumer Debt				435.14
Account No. 123688281770 RJM Acquisitions Funding LLC 575 Underhill Blvd Ste 224 Syosset, NY 11791-4437		Representing: Fingerhut				Notice Only
Account No. xxxxxxxxxxxx8178 First Premier Bank 601 South Minnesota Ave. Sioux Falls, SD 57104	W	Consumer Debt				419.25
Account No. 040247736 First National Collections Bureau, Inc. PO Box 51660 Sparks, NV 89435		Representing: First Premier Bank				Notice Only
Sheet no. 12 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 998.38

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. x2/007 G Daniel Shanahan IV DPM 9640 Commerce Rd. Suite 102 Commerce Twp., MI 48382	H	01/5/2012 Medical Bill			X	89.80
Account No. Geico One Geico Plaza Bethesda, MD 20811	J	Consumer Debt				273.73
Account No. xx-x5943 Glendale Neurological 28595 Orchard Lake Road Suite 200 Farmington Hills, MI 48334	W	02/1/2012 Medical Bill			X	219.28
Account No. xxxx7309 Green Tree/Conseco 345 St. Peter Stre Saint Paul, MN 55102	J	Consumer Debt				27,427.00
Account No. xxxxxxx4858 Hamilton Collection Figurines 7018 A C Skinner Parkway Suite 300 Jacksonville, FL 32256	H	Consumer Debt				32.98
Sheet no. 13 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						28,042.79

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 12650090646 North Shore Agency PO Box 9205 Old Bethpage, NY 11804		Representing: Hamilton Collection Figurines				Notice Only
Account No. xx1449 Hanco EMS 417 6th Street Findley, OH 45840	H	04/10/2010 Medical Bill			X	1,095.00
Account No. 1800264 Accelerated Revenue Inc 4016 North Hampton Dr. Powell, OH 43065		Representing: Hanco EMS				Notice Only
Account No. xxxxxxxxxxxx0362 Household Bank PO Box 49352 San Jose, CA 95161	H	Consumer Debt				790.89
Account No. 4411112 Palisades Collection PO Box 1244 Englewood Cliffs, NJ 07632		Representing: Household Bank				Notice Only
Sheet no. 14 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,885.89

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxx0828 HSBC Taxpayer Financial Services PO Box 49352 San Jose, CA 95161	H	01/13/2011 Consumer Debt				4,772.00
Account No. 27317350 Accounts Receivable Management, Inc PO Box 129 Thorofare, NJ 08086		Representing: HSBC Taxpayer Financial Services				Notice Only
Account No. xxxxxxxx0427 Huron Valley-Sinai Hospital Department 5415 Carol Stream, IL 60122	W	07/23/2012 Medical Bill			X	22.37
Account No. xxxxxxxx9384 Huron Valley-Sinai Hospital Dept. 5415 Carol Stream, IL 60122	H	01/27/2012 Medical Bill			X	343.05
Account No. xxxxxxxx7952 Huron Valley-Sinai Hospital Dept. 5415 Carol Stream, IL 60122	H	12/27/2011 Medical Bill			X	1,382.38
Sheet no. 15 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,519.80

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx1375 Imaging Consultants of Findley, Inc P.O. Box 580 Lima, OH 45802	H	04/10/2010 Medical Bill			X	453.00
Account No. 2879 Key Bridge 2348 Baton Rouge Lima, OH 45805		Representing: Imaging Consultants of Findley, Inc				Notice Only
Account No. Jackson Hewitt Tax Service 4217 Highland Road Waterford, MI 48328	J	Consumer Debt				283.00
Account No. Jill Schram Solomon, Ph.D. 5640 W. Maple Rd. Suite 205 West Bloomfield, MI 48322	W	12/30/2011 Medical Bill			X	195.00
Account No. xxxx2027 LabCorp P.O. Box 2240 Burlington, NC 27216	H	02/1/2012 Medical Bill			X	82.91
Sheet no. 16 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,013.91

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. LCA Collections		Representing: LabCorp				Notice Only
Account No. xxxx3054 Legal Collect UNKNOWN	W	Consumer Debt				210.00
Account No. x2929 McCourts Music Instruments Inc 3040 Sashabaw Waterford, MI 48329	H	09/20/2012 Consumer Debt			X	398.56
Account No. 42929 National Collections Bureau PO Box 46631 Mt Clemens, MI 48046		Representing: McCourts Music Instruments Inc				Notice Only
Account No. xx7082 Medical Care Corporation P.O. Box 673239 Detroit, MI 48267	W	12/19/2011 Medical Bill			X	31.38
Sheet no. 17 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 639.94

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxxxxx1047 Medical Center Emergency Services DEPT 5415 Carol Stream, IL 60122	H	12/27/2011 Medical Bill			X	148.99
Account No. 59710960 NCO FINANCIAL SYSTEMS, INC 30600 Telegraph Rd. Suite 4235 Bingham Farms, MI 48025		Representing: Medical Center Emergency Services				Notice Only
Account No. 8874 Medventures, LLC dba Regional Physicians 1720 Westchester Drive High Point, NC 27262	W	06/16/2009 Medical Bill			X	100.00
Account No. Metro North Credit Union 4594 Pontiac Lake Rd Waterford, MI 48328	H	Consumer Debt				86.00
Account No. 7247 J.J Marshall & Assoc. 6060 Collection Dr. Shelby Twp., MI 48316		Representing: Metro North Credit Union				Notice Only
Sheet no. 18 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 334.99

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. North Carolina Baptist Hospital Medical Center Blvd Winston-Salem, NC 27157	W	07/1/2008 Medical Bill			X	424.00
Account No. J40776 Stern & Asspiciates 415 N. Edgeworth St. Suite 2 Greensboro, NC 27401		Representing: North Carolina Baptist Hospital				Notice Only
Account No. xxxx1375 Ohio Emergency Physicians P.O. Box 281455 Atlanta, GA 30384	H	04/10/2010 Medical Bill			X	804.00
Account No. xxxxxxxxxxxxxxxx8940 PayPal 2211 North First St. San Jose, CA 95131	H	Consumer Debt				318.36
Account No. WLV417 Pinnacle Financial Group 7825 Washington Ave S Suite 310 Minneapolis, MN 55439		Representing: PayPal				Notice Only
Sheet no. 19 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,546.36

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. x2896 Republic Bank PO Box 2348 Louisville, KY 40201	H	Consumer Debt				1,073.22
Account No. xxxxxxxxxxxxx1000 Santander Consumer USA 8585 N Stemmons Fwy Ste 1100 Dallas, TX 75247	W	Consumer Debt				1,947.00
Account No. xxxxx7738 Science Fiction Book Club 250 W. 34th Street 5th Floor New York, NY 10019	H	02/23/2007 Consumer Debt				79.25
Account No. 479728601403 RJM Acquisitions LLC 575 Underhill Blvd Suite 224 Syosset, NY 11791		Representing: Science Fiction Book Club				Notice Only
Account No. 6570 Seventh Avenue 1112 7th Ave Monroe, WI 53566	W	Consumer Debt				358.00
Sheet no. 20 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,457.47

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx6332 Seventh Avenue 1112 7th Ave. Monroe, WI 53566	H	Consumer Debt				180.00
Account No. Merchants Cr 223 West Jackson St., Ste 900 Chicago, IL 60606		Representing: Seventh Avenue				Notice Only
Account No. xxxxx6365 Sprint PO Box 660075 Dallas, TX 75266	H	08/21/2012 Consumer Debt			X	457.36
Account No. 040448638-01 AFNI Inc PO Box 3517 Bloomington, IL 61702		Representing: Sprint				Notice Only
Account No. 10725046 Harvard Collections 4839 N. Elston Chicago, IL 60630		Representing: Sprint				Notice Only
Sheet no. 21 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 637.36

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx9507 Sprint PO Box 4191 Carol Stream, IL 60197-4191	J	Consumer Debt				480.04
Account No. 2995 Recivables Performance 20816 44th Avenue W Lynnwood, WA 98036		Representing: Sprint				Notice Only
Account No. xxxxxxxxx1165 St. Joseph Mercy Oakland PO Box 16749 Rocky River, OH 44116	W	06/14/2011 Medical Bill			X	386.25
Account No. 27404897 JR Recovery Services, Inc PO Box 1022 Wixom, MI 48393		Representing: St. Joseph Mercy Oakland				Notice Only
Account No. xxx2695 Stamps.com PO Box 202928 Dallas, TX 75320	H	11/9/2011 Consumer Debt				47.97
Sheet no. 22 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 914.26

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. T Mobile PO Box 37380 Albuquerque, NM 87176	W	Consumer Debt				422.00
Account No. 2023363935 AFNI PO Box 3427 Bloomington, IL 61702		Representing: T Mobile				Notice Only
Account No. 3533468 Amsher Collection 1816 3 Ave North Birmingham, AL 35203		Representing: T Mobile				Notice Only
Account No. xxxxxx1625 TCF National Bank 801 Marquette Ave. Minneapolis, MN 55402	H	Consumer Debt				451.82
Account No. 20147770 Client Financial Services PO Box 590 Grand Blanc, MI 48480		Representing: TCF National Bank				Notice Only
Sheet no. 23 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 873.82

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx6610 The Danbury Mint 47 Richards Ave Norwalk, CT 06857	W	07/20/2010 Consumer Debt				77.80
Account No. 02-10-415-0238 Universal Fidelity LP P.O. Box 941911 Houston, TX 77094		Representing: The Danbury Mint				Notice Only
Account No. Thomasville Pediatrics 200 Arthur Dr. Thomasville, NC 27360	W	06/1/2008 Medical Bill			X	135.00
Account No. 4891722 Interstate Credit Collections 711 Coliseum Plaza Ct Winston Salem, NC 27106		Representing: Thomasville Pediatrics				Notice Only
Account No. xxxxx5505 Time Warner Western Carolina 4200 Paramount Parkway Morrisville, NC 27560	W	Consumer Debt				176.75
Sheet no. 24 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 389.55

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. VUX862 NCO Financial Systems PO Box 17205 Wilmington, DE 19850	H W J C	Representing: Time Warner Western Carolina				Notice Only
Account No. xx8458 VHS Physicians of Michigan Department 4675 Carol Stream, IL 60122-4675	H	Medical Bill				102.00
Account No. xx8458 VHS Physicians of Michigan Department 4675 Carol Stream, IL 60122	H	01/27/2012 Medical Bill			X	196.88
Account No. xxxxxxxxxxxx4501 Wachovia Bank 3563 Phillips Highway Suite 400-Bld D Jacksonville, FL 32207	W	12/5/2006 Consumer Debt				233.19
Account No. 517789196101 RJM Acquisitions LLC 575 Underhill Blvd Suite 224 Syosset, NY 11791		Representing: Wachovia Bank				Notice Only
Sheet no. 25 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 532.07

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Consumer Debt				
West Bay Acquisitions PO Box 8009 Cranston, RI 02920	H					83.00
Account No. 16161583		Representing: West Bay Acquisitions				Notice Only
National Recovery Agent 2491 Paxton St. Harrisburg, PA 17111						
Account No. xxx2374		Medical Bill				
Wright & Filippis 1311 Reliable Parkway Chicago, IL 60686-0013	H					58.00
Account No.						
Account No.						
Sheet no. 26 of 26 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						141.00
						Total (Report on Summary of Schedules)
						85,584.80

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Brad Tacia 3840 McKeachie White Lake, MI 48383	Lease on signed 06/14/2012 expires 06/26/2013

In re **Carrie Roguske,
Matthew Roguske**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re **Carrie Roguske**
Matthew Roguske

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): daughter son	AGE(S): 13 14
Employment:	DEBTOR	SPOUSE
Occupation	Graphic Design/Web	
Name of Employer	ABC Appliance	
How long employed	1 Years, 3 Months	
Address of Employer	1 W. Silverdome Industrial Park Pontiac, MI 48342	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>2,686.67</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>329.72</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>3,016.39</u>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): **Flex**

401K

\$ <u>0.00</u>	\$ <u>309.79</u>
\$ <u>0.00</u>	\$ <u>313.65</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>166.66</u>
\$ <u>0.00</u>	\$ <u>162.50</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>952.60</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>2,063.79</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

12. Pension or retirement income

13. Other monthly income

(Specify): **Rent paid by family member**

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>1,250.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>1,250.00</u>	\$ <u>0.00</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>1,250.00</u>	\$ <u>2,063.79</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>3,313.79</u>

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **Carrie Roguske**
Matthew Roguske

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,250.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	159.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	455.36
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	475.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	211.68
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	364.03
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,310.07
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,313.79
b. Average monthly expenses from Line 18 above	\$	3,310.07
c. Monthly net income (a. minus b.)	\$	3.72

In re **Carrie Roguske**
Matthew Roguske

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**Detailed Expense Attachment****Other Utility Expenditures:**

AT&T (Cable,Phone,Internet)	\$	179.44
Consumer Energy	\$	35.90
Sprint Mobile	\$	240.02
Total Other Utility Expenditures	\$	455.36

**United States Bankruptcy Court
Eastern District of Michigan**

In re **Carrie Roguske
Matthew Roguske**

Debtor(s)

Case No.

Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **45** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **January 25, 2013**Signature: **/s/ Carrie Roguske**

Debtor

Date **January 25, 2013**Signature: **/s/ Matthew Roguske**

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature:

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Eastern District of Michigan**

In re **Carrie Roguske
Matthew Roguske**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,739.88	2013 Husband ABC Appliance
\$33,770.07	2012 Husband ABC Appliance
\$11,129.00	2011 Husband ABC Appliance
\$9,272.84	2012 Wife Beaumont Health System
\$3,136.64	2012 Wife Edgewood Pediatrics
\$8,868.27	2011 Wife Edgewood Pediatrics

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Crescent Bank & Trust P.O. Box 60048 New Orleans, LA 70160	October, November 2012	\$754.91	\$11,766.22
DTE Energy P.O. BOX 740786 Cincinnati, OH 45274-0786	November 2012, January 2013	\$459.00	\$1,190.72
AT&T P.O. Box 9001309 Louisville, KY 40290-1309	November, December 2012, January 2013	\$995.19	\$529.67
State Farm Insurance 620 W. Commerce Road, Ste A Commerce Township, MI 48382	November, December 2012	\$307.65	\$0.00
Progressive 11629 South 700 East Suite 250 Draper, UT 84020	November, December 2012, January 2013	\$480.00	\$1,200.00
Planet Fitness 3635 Highland Road Waterford, MI 48328	November, December 2012, January 2013	\$120.00	\$0.00
Consumers Energy Lansing, MI 48937-0001	November, December 2012, January 2013	\$399.00	\$0.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

- None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Palisades Colletion, LLC v. Carrie Roguske 05-C07034-GC	Civil	52-3 District Court 700 Barclay Circle Rochester Hills, MI 48307	Judgment

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Credit Acceptance Corp 25505 West 12 Mile Road Suite 3000 Southfield, MI 48034	October 2, 2012	2001 Pontiac Grand Prix \$3,037.00

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
GreenPath Debt Solutions 38505 Country Club Drive Suite 250 Farmington Hills, MI 48331	October 6, 2012	\$50.00
Dovitz Law Offices 1750 S. Telegraph, Ste 106 Bloomfield Hills, MI 48302	January 2013	\$86.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
2810 Otsego Road Waterford MI 48328-0000		08/01/2009, 06/30/2012

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Jackson Hewitt Tax Service
4217 Highland Road
Waterford, MI 48328

DATES SERVICES RENDERED
2010, 2011

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 25, 2013

Signature /s/ Carrie Roguske
Carrie Roguske
 Debtor

Date January 25, 2013

Signature /s/ Matthew Roguske
Matthew Roguske
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

 Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

 Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

 Address

X _____
 Signature of Bankruptcy Petition Preparer

 Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

**United States Bankruptcy Court
Eastern District of Michigan**

In re **Carrie Roguske
Matthew Roguske**

Debtor(s)

Case No.

Chapter

7

**STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

☒ **FLAT FEE**

A.	For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid	<u>900.00</u>
B.	Prior to filing this statement, received	<u>0.00</u>
C.	The unpaid balance due and payable is	<u>900.00</u>

☐ **RETAINER**

A. Amount of retainer received

B. The undersigned shall bill against the retainer at an hourly rate of \$_____. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

3. \$ 86.00 of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- ~~D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- E. Reaffirmations;
- F. Redemptions;
- G. Other:

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

6. The source of payments to the undersigned was from:

- A. Debtor(s)' earnings, wages, compensation for services performed
- B. XX Other (describe, including the identity of payor) Hyatt Legal Plans

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: January 25, 2013

/s/ Clifford J. Dovitz
Attorney for the Debtor(s)
Clifford J. Dovitz P34196
Dovitz Law Offices
1750 S. Telegraph
Suite 106
Bloomfield Hills, MI 48302
248-758-2141 cliff.dovitz@dovitzlaw.com

Agreed: /s/ Carrie Roguske
Carrie Roguske
Debtor

/s/ Matthew Roguske
Matthew Roguske
Debtor

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

United States Bankruptcy Court
Eastern District of Michigan

In re **Carrie Roguske**
Matthew Roguske

Debtor(s)

Case No.

Chapter

7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code.

 Printed name and title, if any, of Bankruptcy Petition
 Preparer
 Address:

 Social Security number (If the bankruptcy
 petition preparer is not an individual, state
 the Social Security number of the officer,
 principal, responsible person, or partner of
 the bankruptcy petition preparer.) (Required
 by 11 U.S.C. § 110.)

X _____
 Signature of Bankruptcy Petition Preparer or officer,
 principal, responsible person, or partner whose
 Social Security number is provided above.

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Carrie Roguske
Matthew Roguske

 Printed Name(s) of Debtor(s)

Case No. (if known) _____

X **/s/ Carrie Roguske**

 Signature of Debtor

January 25, 2013

 Date

X **/s/ Matthew Roguske**

 Signature of Joint Debtor (if any)

January 25, 2013

 Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Eastern District of Michigan**

In re **Carrie Roguske
Matthew Roguske**

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **January 25, 2013**

/s/ Carrie Roguske

Carrie Roguske

Signature of Debtor

Date: **January 25, 2013**

/s/ Matthew Roguske

Matthew Roguske

Signature of Debtor

Accelerated Revenue Inc
4016 North Hampton Dr.
Powell, OH 43065

Accounts Receivable Management, Inc
P.O. Box 129
Thorofare, NJ 08086

Accounts Receivable Management, Inc
PO Box 129
Thorofare, NJ 08086

AFNI
PO Box 3427
Bloomington, IL 61702

AFNI Inc
PO Box 3517
Bloomington, IL 61702

Allergy & Asthma Care PC
10 W. Square Lake Road, Ste 301
Bloomfield Hills, MI 48302

Allied Interstate
PO Box 361474
Columbus, OH 43236

AmeriCredit Financial Services, Inc
PO Box 1630
Fort Worth, TX 76101

Amsher Collection
1816 3 Ave North
Birmingham, AL 35203

Anesthesia Services Huron Valley
PO BOX 64000 DWR641553
Detroit, MI 48264

Ann Arbor Credit Bureau
311 N. Main Street
Ann Arbor, MI 48104

Ann Arbor Credit Bureau
311 N. Main Street
Ann Arbor, MI 48104

Associated Radiologists of Clarkston
2102 Momentum Place
Chicago, IL 60689

AT&T
P.O. Box 8100
Aurora, IL 60507

AT&T
PO Box 8100
Aurora, IL 60507-8100

Banfield Pet Hospital
8000 NE Tillamook
PO Box 13998
Portland, OR 97213

Banfield Pet Hospital
8000 NE Tillamook
PO Box 13998
Portland, OR 97213

Bank of America
PO Box 25118
Tampa, FL 33622-5118

Beaumont Hospital
750 Stephenson Hwy
PO Box 5042
Troy, MI 48007-5042

Blair Corporation
220 Hickory St
Warren, PA 16366

Blanchard Valley Health System
1900 S. Main St.
Findley, OH 45840

Bookplanet Book Club
250 W. 34th Street
5th Floor
New York, NY 10019

Brad Tacia
3840 McKeachie
White Lake, MI 48383

Bullcity Financial
1107 W. Main St.
Suite 201
Durham, NC 27701

Calvary Portfolio Services, LLC
PO Box 27288
Tempe, AZ 85285

Cavalry Portfolio Services, LLC
PO Box 27288
Tempe, AZ 85285

CBCS
PO Box 2890
Columbus, OH 43216

Chair City Family Practice/Medzone
P.O. Box 30143
Charlotte, NC 28230

Chase Bank
PO Box 15298
Wilmington, DE 19850-5298

Child Health Associates
1800 W. Big Beaver
Suite 200
Troy, MI 48084

Clarkston Urgent Care PLC
2959 Momentum Place
Chicago, IL 60689

Client Financial Services
PO Box 590
Grand Blanc, MI 48480

Client Financial Services
PO Box 590
Grand Blanc, MI 48480

College Heights
3501 Auburn Road
Auburn Hills, MI 48326

Columbia House DVD
PO Box 91601
Rantoul, IL 61866

Comcast Cable
PO Box 3006
Southeastern, PA 19398

Comcast Cable
PO Box 3006
Southeastern, PA 19398

Consumers Energy
Lansing, MI 48937-0001

Counseling Associates, Inc
6960 Orchard Lake Road
Suite 100
West Bloomfield, MI 48322

Counseling Associates, Inc
6960 Orchard Lake Road
Suite 100
West Bloomfield, MI 48322

Credit Acceptance Corp
P.O Box 551888
Detroit, MI 48255

Credit Protection Association, L.P
13355 Noel Rd.
Dallas, TX 75240

Credit Protection Association, L.P.
13355 Noel Rd.
Dallas, TX 75240

Crescent Bank & Trust
P.O Box 60048
New Orleans, LA 70160

DMC University Laboratories
Dept 4674
Carol Stream, IL 60122

DMC University Laboratories
Dept. 4674
Carol Stream, IL 60122

DMC University Laboratories
Dept. 4674
Carol Stream, IL 60122

DoubleDay Book Club
250 W. 34th Street
5th Floor
New York, NY 10019

Dr. L. Reynolds Associates, P.C.
24500 Northwestern Hwy
Southfield, MI 48075

Drs. Delaney, Root & Associates
2677 Elizabeth Lake Road
Waterford, MI 48328

Drs. Delaney, Root & Associates
2677 Elizabeth Lake Road
Waterford, MI 48328

DT Credit
4020 E. Indian School Rd.
Phoenix, AZ 85018

DTE Energy
1 Energy Plz
#WCB2106
Detroit, MI 48226

DTE Energy
P.O. BOX 740786
Cincinnati, OH 45274-0786

Duke Energy
PO Box 70516
Charlotte, NC 28272

Emergency Physician Statement
PO Box 96115
Oklahoma City, OK 73143

Fingerhut
PO Box 166
Newark, NJ 07101-0166

First National Collections Bureau, Inc.
PO Box 51660
Sparks, NV 89435

First Premier Bank
601 South Minnesota Ave.
Sioux Falls, SD 57104

G Daniel Shanahan IV DPM
9640 Commerce Rd.
Suite 102
Commerce Twp., MI 48382

Geico
One Geico Plaza
Bethesda, MD 20811

Glendale Neurological
28595 Orchard Lake Road
Suite 200
Farmington Hills, MI 48334

Green Tree/Conseco
345 St. Peter Stre
Saint Paul, MN 55102

Hamilton Collection Figurines
7018 A C Skinner Parkway
Suite 300
Jacksonville, FL 32256

Hanco EMS
417 6th Street
Findley, OH 45840

Harvard Collections
4839 N. Elston
Chicago, IL 60630

Household Bank
PO Box 49352
San Jose, CA 95161

HSBC Taxpayer Financial Services
PO Box 49352
San Jose, CA 95161

Huron Valley-Sinai Hospital
Department 5415
Carol Stream, IL 60122

Huron Valley-Sinai Hospital
Dept. 5415
Carol Stream, IL 60122

Huron Valley-Sinai Hospital
Dept. 5415
Carol Stream, IL 60122

I C System Inc
PO Box 64378
Saint Paul, MN 55164

IC System Inc
PO Box 64378
Saint Paul, MN 55164

Imaging Consultants of Findley, Inc
P.O. Box 580
Lima, OH 45802

Interstate Credit Collections
711 Coliseum Plaza
Winston Salem, NC 27106

Interstate Credit Collections
711 Coliseum Plaza Ct
Winston Salem, NC 27106

J.J Marshall & Assoc.
6060 Collection Dr.
Shelby Twp., MI 48316

Jackson Hewitt Tax Service
4217 Highland Road
Waterford, MI 48328

Jill Schram Solomon, Ph.D.
5640 W. Maple Rd.
Suite 205
West Bloomfield, MI 48322

JR Recovery Services, Inc
PO Box 1022
Wixom, MI 48393

Key Bridge
2348 Baton Rouge
Lima, OH 45805

LabCorp
P.O. Box 2240
Burlington, NC 27216

LCA Collections

Legal Collect
UNKNOWN

LJ Ross Associates
6360 Jackson Road, Suite G
Ann Arbor, MI 48103

M2 Revenue
Dept 77313
P.O Box 77000
Detroit, MI 48277

McCourts Music Instruments Inc
3040 Sashabaw
Waterford, MI 48329

Medical Care Corporation
P.O. Box 673239
Detroit, MI 48267

Medical Center Emergency Services
DEPT 5415
Carol Stream, IL 60122

Medventures, LLC dba Regional Physicians
1720 Westchester Drive
High Point, NC 27262

Merchants Cr
223 West Jackson St., Ste 900
Chicago, IL 60606

Metro North Credit Union
4594 Pontiac Lake Rd
Waterford, MI 48328

National Collections Bureau
PO Box 46631
Mt Clemens, MI 48046

National Recovery Agency
2491 Paxton Street
Harrisburg, PA 17111

National Recovery Agent
2491 Paxton St.
Harrisburg, PA 17111

NCO Financial Systems
PO Box 17205
Wilmington, DE 19850

NCO FINANCIAL SYSTEMS, INC
30600 Telegraph Rd.
Suite 4235
Bingham Farms, MI 48025

North Carolina Baptist Hospital
Medical Center Blvd
Winston-Salem, NC 27157

North Carolina Dept. of Revenue
PO Box 25000
Raleigh, NC 27640

North Shore Agency
PO Box 9205
Old Bethpage, NY 11804

Ohio Emergency Physicians
P.O. Box 281455
Atlanta, GA 30384

Palisades Collection
PO Box 1244
Englewood Cliffs, NJ 07632

Palisades Collection LLC
210 Sylvan Ave
Englewood Cliffs, NJ 07632

PayPal
2211 North First St.
San Jose, CA 95131

Pinnacle Financial Group
7825 Washington Ave S
Suite 310
Minneapolis, MN 55439

Progressive
11629 South 700 East
Suite 250
Draper, UT 84020

Recivables Performance
20816 44th Avenue W
Lynnwood, WA 98036

Republic Bank
PO Box 2348
Louisville, KY 40201

RJM ACQ LLC
575 Underhill Blvd
Syosset, NY 11791

RJM Acquisitions LLC
575 Underhill Blvd
Suite 224
Syosset, NY 11791

RJM Acquisitions LLC
575 Underhill Blvd
Suite 224
Syosset, NY 11791

RJM Acquisitions LLC
575 Underhill Blvd
Suite 224
Syosset, NY 11791

RJM Acquistions Funding LLC
575 Underhill Blvd
Ste 224
Syosset, NY 11791-4437

Santander Consumer USA
8585 N Stemmons Fwy
Ste 1100
Dallas, TX 75247

Science Fiction Book Club
250 W. 34th Street
5th Floor
New York, NY 10019

Seventh Avenue
1112 7th Ave
Monroe, WI 53566

Seventh Avenue
1112 7th Ave.
Monroe, WI 53566

Shermeta, Adams, & Von Allmen, PC
PO Box 5016
Rochester, MI 48308

Sprint
PO Box 660075
Dallas, TX 75266

Sprint
PO Box 4191
Carol Stream, IL 60197-4191

St. Joseph Mercy Oakland
PO Box 16749
Rocky River, OH 44116

Stamps.com
PO Box 202928
Dallas, TX 75320

Stern & Asspciates
415 N. Edgeworth St.
Suite 2
Greensboro, NC 27401

T Mobile
PO Box 37380
Albuquerque, NM 87176

TCF National Bank
801 Marquette Ave.
Minneapolis, MN 55402

The Danbury Mint
47 Richards Ave
Norwalk, CT 06857

Thomasville Pediatrics
200 Arthur Dr.
Thomasville, NC 27360

Time Warner Western Carolina
4200 Paramount Parkway
Morrisville, NC 27560

Trident Asset Management
5755 Northpoint Pkwy
Alpharetta, GA 30022

United Collection Bureau, Inc.
5620 Southwyck Blvd, Suite 206
Toledo, OH 43614

Universal Fidelity LP
P.O. Box 941911
Houston, TX 77094

VHS Physicians of Michigan
Department 4675
Carol Stream, IL 60122-4675

VHS Physisicians of Michigan
Department 4675
Carol Stream, IL 60122

Wachovia Bank
3563 Phillips Highway
Suite 400-Bld D
Jacksonville, FL 32207

West Bay Acquisitions
PO Box 8009
Cranston, RI 02920

Wright & Filippis
1311 Reliable Parkway
Chicago, IL 60686-0013